

Remarks

Claims 1-14 are pending in this application. Claims 15-32 have been canceled.

§ 121 Restriction Requirement

In the Office Action to which this response is directed, the Examiner indicated that Claims 1-31 are pending. Because there were 32 claims pending at the time of the Office Action, the Applicant proceeds in this response on the presumption that Examiner's omission of Claim 32 from the aforementioned Office Action was an oversight.

Claims 1-32 stand subject to a restriction requirement under 35 U.S.C. § 121 because they describe two separately patentable, and therefore distinct, inventions. Specifically, the Examiner has indicated that Claims 1-14 ("Group I") disclose an invention having separate utility such as using a database and network server to collect insurance information from remotely connected agents. The Examiner has further indicated that Claims 15-32 ("Group II") disclose an invention having separate utility such as forming and maintaining client contracts.

Accordingly, Applicant elects to retain the invention of Claims 1-14 for examination. Applicant cancels Claims 15-32 without prejudicing Applicant's right to later file a patent application directed to those claims.

If the Examiner believes that direct communication with Applicant's undersigned representative will assist in advancing this case, the Examiner is requested to contact the undersigned to discuss only outstanding issues.

Respectfully submitted,
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